

*United States District Court for The District of Eastern Pennsylvania*

*DIONDRA MILLER  
327 SANFORD RD  
UPPER DARBY, PA 19082*

*CASE NO:*

*PLAINTIFF(S)*

*Complaint and Demand for Jury Trial*

*VS.*

*DOYLE & HOEFS LLC  
2043 SPRINGWOOD RD.  
YORK, PA 17403*

*AMY F. DOYLE ESQUIRE, ID#87062  
2043 SPRINGWOOD ROAD  
YORK, PA 17403*

*DEFENDANT(S)*

*Complaint and Jury Demand*

*Introduction*

- 1. Plaintiff Diondra Miller has brought forth claims against DOYLE & HOEFS LLC ("DOYLE & HOEFS") and Amy F. Doyle under the Fair Debt Collection Practices Act ("FDCPA") and the Restatement (Second) of Torts section 652B intrusion upon seclusion alleging that Defendants DOYLE & HOEFS and Amy F. Doyle utilized unfair and deceptive means in the attempt to collect an alleged debt by intruding upon the seclusion of Plaintiff Diondra Miller. Plaintiff seeks to recover statutory damages in the amount of \$2000 and an award for exemplary damages in the amount of \$30000*

Jurisdiction And Venue

2. *Jurisdiction of this court arises under 15 USC 1692k(d) and 28 USC 1331.*

*Additionally, pursuant to 28 USC 1391(b)(2) Venue in this district is proper in that substantial parts of the event transpired in Delaware County of Pennsylvania and Plaintiff resides in Delaware County of Pennsylvania which falls within the parameters of this Eastern District Court.*

Parties.

3. *Plaintiff and pro se litigant Diondra Miller is a consumer within the meaning of the Fair*

*Debt Collection Practices Act over the age of 21 and is competent to speak on the facts stated herein.*

4. *Upon information and belief defendant DOYLE & HOEFS LLC is a corporation*

*operating with license number 2086378 under the category of "Debt Collection Agency"*

*located at 2043 Springwood Road York, PA 17403 and identifies as a debt collector*

*within the meaning of the Fair Debt Collection Practices Act "See Exhibit 1"*

5. *Upon information and belief Amy F Doyle is a lawyer/ esquire and the co-owner of*

*DOYLE & HOEFS LLC and identifies as a debt collector within the meaning of the Fair*

*Debt Collection Practices Act.*

Background

6. *On or about April 10<sup>th</sup> 2023, Amy F. Doyle, co-owner of DOYLE & HOEFS, contacted the local post office to obtain change of address information for Plaintiff Diondra Miller.*
7. *Amy F. Hoefs Authenticated a document marked "Exhibit A" stating that the request for Plaintiffs boxholder information was made in accordance with 39 CFR 265.6(d)(4)(ii) which states that the names of the persons listed as receiving mail, other than the boxholder applicant will be furnished from PS Form 1093 ONLY in the circumstances stated in Paragraph (d)(5)(i) and (d)(5)(iii). It is important to note that 39 CFR(d)(5)(i) states that names and address of postal service customers will be furnished only to federal, state or local government agencies upon written certification that the information is required for the performance of its duties. Defendant(s) Amy F. Doyle and Doyle & Hoefs stated that the boxholder information requested was for legal proceedings illuding that they were federal, state, or local government agencies requesting information required for their performance of duties, when in fact they are not Federal, State or local government but are debt collectors as identified on their business license*



*number 2086378. Additionally, 39 CFR (d)(5)(iii) states that boxholder information may be disclosed only pursuant to a subpoena or court order which Defendant(s) Amy F.*

*Doyle and Doyle and Hoefs did not have in their possession at the time.*

8. *The FDCPA is a strict statute and obligates Debt Collectors that are communicating with*

*any person other than the consumer for the purpose of acquiring location information*

*about a consumer to identify himself, and state that he is confirming or correcting*

*location information concerning the consumer 15 USC 1692b (1). Additionally, the*

*FDCPA prohibits Debt collectors from using any false representation or deceptive means*

*to collect or attempt to collect or to obtain information concerning a consumer 15 USC*

*1692e (10).*

9. *Amy F. Doyle co-owner of Doyle & Hoefs presented herself and her company ("DOYLE*

*& HOEFS) to the United States Post Office as a Law Firm and indirectly suggested that*

*Amy F. Doyle and Doyle & Hoefs was a federal, state or local government agency*

*requesting boxholder information for the Plaintiff required to fulfill their duties instead of*

*following the FDCPA by identifying herself and DOYLE & HOEFS as Debt Collectors*

*violating 15 USC 1692b (1). Amy F. Doyle and DOYLE & HOEFS misrepresented themselves to obtain information concerning Plaintiff ("Diondra Miller ") who is identified as a consumer under the FDCPA which violates 15 USC 1692e (10). These actions constitute an unfair and deceptive practice used in an attempt to collect a debt.*

*"See Exhibit A"*

*10. Congress made it clear that abusive, deceptive, and unfair debt collection practices by debt collectors contribute to the invasions of individual privacy. Amy F. Doyle and Doyle and Hoefs intruded upon Plaintiffs seclusion by failing to fully disclose that Doyle and Hoefs were debt collectors and by obtaining information concerning Plaintiff by stating that they were lawyers requesting information for legal proceedings and indirectly suggesting that they are federal, state, or local government agency requesting boxholder information required to fulfill their duties.*

*11. On or around April 15, 2023, DOYLE & HOEFS LLC sent a notice (Exhibit B) dated April 10, 2023, reflecting their name in big bold font as DOYLE & HOEFS LLC*

*ATTORNEYS AT LAW and stated that they are "DEBT COLLECTORS" attempting to collect a debt that I allegedly owe to American Express. It has been well established that the FDCPA adopts the least sophisticated consumer standard when reviewing claims brought forth by consumers. Additionally, it has been established that the FDCPA was enacted to broadly protect consumers and was not meant to be interpreted to protect experts. The initial dunning letter did not reflect any verbiage stating that Doyle and Hoefs were Attorney's for American Express but rather used a document with their letter head and in the body of the text informed Plaintiff that the communication was from a "Debt Collector". Adopting the least sophisticated consumer standard this notification was misleading and confusing, which is another violation under the FDCPA.*

- 12. I notified DOYLE & HOEFS LLC via the CFPB complaint number 230415-10861649 (Exhibit C1- C2) that they were in violation of the FDCPA, specifically 15 USC 1692e(3) by implicating that the communication is from an attorney in the attempt to oppress me and coerce me out of payment of an alleged debt and the Gramm Leach Bliley Act for possessing my nonpublic personal information without my consent in which was considered aggravated identity theft. Included in CFPB complaint 230415-10861649,*



*was a Cease and Desist directing DOYLE & HOEFS LLC to stop communication through all mediums and requested payment in the amount of \$6000 for utilizing deceptive practices in the attempt to collect an alleged debt and for violating Plaintiffs right to privacy (intruding upon plaintiffs seclusion), by requesting plaintiffs box holder information for legal proceedings without fully identifying themselves as mandated under the FDCPA. (Exhibit C1-C2)*

*13. DOYLE & HOEFS LLC responded to CFPB complaint 230415-10861649 on April 17, 2023, stating that American Express placed the account with their office and stated that a cease and desist will be placed and no further phone calls will be made. SEE EXHIBIT C-3.*

*14. On or around June 2, 2023, I began receiving letters from law firms displaying embarrassing verbiage on the envelope for everyone to see, offering services because of the complaint filed by DOYLE & HOEFS LLC IN THE COURT OF COMMON PLEAS OF DELAWARE COUNTY PENNSYLVANIA.*

15. *On or around June 2, 2023, DOYLE & HOEFS violated the cease and desist on file and intruded upon Plaintiffs seclusion by communicating with plaintiff via mail stating that American Express has authorized them to make me a special offer to settle the alleged outstanding balance in exchange for the reinstatement of the alleged Card Membership.*

*“See Exhibit D” Considering that I received a settlement letter from DOYLE & HOEFS LLC on the same day I began receiving letters from lawyers regarding the case filed I must assume that DOYLE & HOEFS LLC used this opportunity to further abuse and oppress me by attempting to coerce payment of an alleged debt. The abusive and deceptive practices utilized by Amy F. Doyle and Doyle & Hoefs has caused me to slip into depression and has giving me anxiety and mental anguish. Because of their actions I am now in court spending many sleepless nights trying to defend myself against a complaint initiated by Doyle & Hoefs and Amy F. Doyle and as a single parent has been struggling to maintain a good mood to effectively parent my child. The intrusion upon my seclusion has caused my entire household to suffer in which I seek to recover monetary compensation for actual damages and punitive damages.*



Count 1- Violations of the Fair Debt Collection Practices Act

16. Defendant re-alleges and reincorporates all previous paragraphs as if fully set out herein.

17. DOYLE & HOEFS LLC are debt collectors within the meaning of the Fair Debt Collection Practices Act

18. DOYLE & HOEFS LLC knowingly and willfully violated the Fair Debt Collection Practices Act 15 USC 1692e (10) by using false representation and deceptive mean to obtain information concerning a consumer.

19. DOYLE & HOEFS LLC knowingly & willfully violated the Fair Debt Collection Practices Act 15 USC 1692b (1) for failing to fully identify themselves to the United States Post Office in the Acquisition of location information and consequently committed mail fraud and intruded upon the seclusion of Plaintiff.

20. *DOYLE & HOEFS LLC violated the Fair Debt Collection Practices Act, specifically 15*

*USC 1692c(c) by sending communication other than that allowed after a consumer*

*notifies a debt collector in writing that they refuse to pay and wishes the debt collector to*

*cease further communication.*

21. *DOYLE & HOEFS is liable to me in the amount of \$1000 pursuant to 15*

*USC 1692k(a)(1)*

22. *Amy F. Doyle is a co-owner of DOYLE & HOEFS LLC and fits the description of a debt*

*collector within the meaning of the Fair Debt Collection Practices Act*

23. *Amy F. Doyle co-owner of DOYLE & HOEFS LLC knowingly and willfully violated the*

*Fair Debt Collection Practices Act specifically 15 USC 1692e (10) by using false*

*representation and deceptive means to obtain information concerning a consumer.*

24. Amy F. Doyle co-owner of DOYLE & HOEFS LLC knowingly & willfully violated the Fair Debt Collection Practices Act 15 USC 1692b (1) for failing to fully identify herself to the United States Post Office in the Acquisition of location information and consequently committed mail fraud and intruded upon the seclusion of plaintiff.

25. Amy F. Doyle co-owner of DOYLE & HOEFS LLC violated the Fair Debt Collection Practices Act, specifically 15 USC 1692c(c) by sending communication other than that allowed after a consumer notifies a debt collector in writing that they refuse to pay and wishes the debt collector to cease further communication.

26. Amy F. Doyle is liable to me in the amount of \$1000 pursuant to 15 USC 1692k(a)(1)

COUNT 2- Intrusion upon Seclusion

27. DOYLE & HOEFS failed to fully identify themselves to the United States Post Office as Debt collectors for the purpose of the acquisition of location information for the defendant. DOYLE & HOEFS received plaintiffs personal information by misrepresenting



*their true identity and by illuding that the purpose of the request was required to fulfill their duties as a Federal, State or Government agency resulting in the intrusion upon plaintiffs seclusion. This intrusion has caused Plaintiff to experience anxiety, depression, mental anguish, lack of sleep all negatively impacting her everyday life. Plaintiff has had to take time away from supporting her household to prepare and defend herself against a complaint brought upon her because of the intrusion on her seclusion.*

28. *Plaintiff request an award of exemplary damages in the amount of \$15000 for Defendants*

*Doyle & Hoefs willful misrepresentation to the United states post office for the purpose of acquiring location information for Plaintiff.*

29. *Amy F. Doyle failed to fully identify themselves to the United States Post Office as Debt*

*collectors for the purpose of the acquisition of location information for the defendant.*

*Amy F. Doyle received plaintiffs' personal information by misrepresenting their true identity and by illuding that the purpose of the request was required to fulfill their duties as a Federal, State or Government agency resulting in the intrusion upon plaintiffs seclusion. This intrusion has caused Plaintiff to experience anxiety, depression, mental anguish, lack of sleep all negatively impacting her everyday of life. Plaintiff has had to*

*take time away from supporting her household to prepare and defend herself against a complaint brought upon her because of the intrusion on her seclusion.*

30. Plaintiff request an award of exemplary damages in the amount of \$15000 for Defendants

*Amy F. Doyle willful misrepresentation to the United states post office for the purpose of acquiring location information for Plaintiff.*

*Prayer for Relief*

*WHEREFORE, Defendant respectfully requests judgment against Defendant(s) as follows:*

*I. On the first cause of action, Plaintiff requests judgement for statutory damages in the sum of \$2000, for the use of abusive and deceptive debt collection practices committed separately by Amy F. Doyle and DOYLE & HOEFS as identified herein.*

*II. On the second cause of action of the complaint, Plaintiff requests an aware of exemplary damages in the sum of \$30,000 for Amy F. Doyle and DOYLE &*

*HOEFS separately Intruding upon the seclusion of Plaintiff, plus any other further relief this court deems just and proper.*

*Demand For Jury Trial*

*Plaintiff hereby demand a trial by jury on all issues.*

*VERIFICATION*

*I, Diondra Miller, consumer and Pro se litigant am fully aware of the facts stated herein and am competent to make this verification. I verify that the facts set forth herein are true and correct to the best of my knowledge, information, and belief.*

*Respectfully submitted,*

*Diondra Miller*  
X \_\_\_\_\_



*Diondra Miller, Consumer, Pro se litigant*

*327 Sanford Rd*

*Upper Darby, PA 19082*

*Date: 12/12/2023*

## EXHIBIT 1

## License Information

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License Number		2086378			
Business Name		Doyle & Hoefs, LLC			
Address		2043 Springwood Rd York PA 17403			
Telephone		8332476258			
License Type		Business			
License Category		Debt Collection Agency			
License Status		Active			
License Creation Date		2019-05-24			
License Expiration Date		2025-01-31			
Borough		Outside NYC			
License Applications					
Application ID	Business Name	Status	Start Date	End Date	License Category
2198-2023-RDEB	Doyle & Hoefs, LLC	Issued	2023-01-19	2023-01-20	Debt Collection Agency
6434-2021-RDEB	Doyle & Hoefs, LLC	Issued	2021-02-22	2021-02-23	Debt Collection Agency
6047-2019-ADEB	Doyle & Hoefs, LLC	Issued	2019-05-23	2019-05-25	Debt Collection Agency



## EXHIBIT A

# Doyle & Hoefs, LLC

ATTORNEYS AT LAW

2043 Springwood Road  
York, PA 17403

NEW YORK • NEW JERSEY • PENNSYLVANIA  
Toll Free: 833-247-6258 • Fax: 888-886-3285  
Email: Contact@DoyleHoefs.com

Please respond to the Pennsylvania office

RECEIVED  
MAY 03 2023

PO Box 143  
Suffern, NY 10901

POSTMASTER  
UPPER DARBY PA 19082

April 18, 2023

## REQUEST FOR CHANGE OF ADDRESS OR BOXHOLDER INFORMATION NEEDED FOR SERVICE OF LEGAL PROCESS

Please furnish the new address or the name and street address (if a boxholder) for the following:

Name: **DIONDRA MILLER**  
Address: **327 SANFORD RD, UPPER DARBY PA 19082**

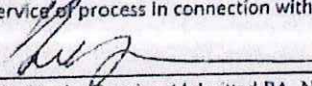
**Note:** Only one request may be made per completed form. The name and last known address are required for change of address information. The name, if known and Post Office box address are required for boxholder information. The following information is provided in accordance with 39 CFR 265.6(d)(4)(ii). There is no fee charged for change of address or boxholder information.

**Note:** The name and last known address are required for change of address information. The name, if known, and post office box address are required for box holder information.

1. Capacity of requester (e.g., process server, attorney, party representing himself): **Attorney**
2. Statute or regulation that empowers me to serve process (not required when requester is an attorney or party acting pro se - except a corporation acting pro se must cite statute): **Attorney Request**
3. The names of all known parties to the litigation: **Diondra Miller**
4. The court in which the case has been or will be heard: **Delaware County**
5. The docket or other identifying number if one has been issued:
6. The capacity in which the boxholder, addressee is to be served (e.g., defendant of witness): **Defendant**

**WARNING: THE SUBMISSION OF FALSE INFORMATION TO OBTAIN AND USE CHANGE OF ADDRESS INFORMATION OR BOXHOLDER INFORMATION FOR ANY PURPOSE OTHER THAN THE SERVICE OF LEGAL PROCESS IN CONNECTION WITH ACTUAL OR PROSPECTIVE LITIGATION COULD RESULT IN CRIMINAL PENALTIES INCLUDING A FINE OF UP TO \$10,000 OR IMPRISONMENT OF NOT MORE THAN 5 YEARS, OR BOTH (TITLE 18 U.S.C. SECTION 1001)**

I certify that the above information is true and that the name and/or street address of the boxholder is needed and will be used solely for service of process in connection with actual or prospective litigation.

  
Amy F. Doyle, Esquire, (Admitted PA, NJ & NY)

### FOR POST OFFICE USE ONLY

- ☒ Receives mail as addressed  
☐ No change of address order on file  
☐ New Address or Boxholder's Postmark  
☐ Moved, left no forwarding address  
☐ No such address

New Address or Boxholder Name and Street Address:

Ref: 23046135

## EXHIBIT B



**Doyle & Hoefs, LLC**

ATTORNEYS AT LAW

2043 Springwood Road  
York, PA 17403

NEW YORK • NEW JERSEY • PENNSYLVANIA

Toll Free: 833-247-6258 • Fax: 888-886-3285

Email: [Contact@DoyleHoefs.com](mailto:Contact@DoyleHoefs.com)PO Box 143  
Suffern, NY 10901

Please respond to the Pennsylvania office

10 APR 2023  
Reference Number: 23046135

Doyle & Hoefs, LLC is a debt collector. We are trying to collect a debt that you owe to American Express. We will use any information you give us to help collect the debt.

**Our information shows:**

You had an American Express account with account number XXXXXXXXXXX42002.

As of 03-14-23 you owed:	\$6225.73
Between 03-14-23 and today:	
You were charged this amount in interest:	+ \$0.00
You were charged this amount in fees:	+ \$0.00
You paid or were credited this amount toward the debt:	- \$0.00
<b>Total amount of the debt now:</b>	<b>\$6225.73</b>

**How can you dispute the debt?**

- Call or write to us by 05-25-23 to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by 05-25-23 we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents.
- We accept disputes electronically at [Contact@doylehoefs.com](mailto:Contact@doylehoefs.com).

**What else can you do?**

- Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by 05-25-23 we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [Contact@doylehoefs.com](mailto:Contact@doylehoefs.com).
- Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

\*\*\* Detach Lower Portion and Return to Address Below \*\*\*

Doyle & Hoefs, LLC  
2043 Springwood Road  
York, PA 17403DIONDRA MILLER  
327 SANFORD RD  
UPPER DARBY PA 19082**How do you want to respond?**

Check all that apply:

- ☐ I want to dispute the debt because I think:
- ☐ This is not my debt.
  - ☐ The amount is wrong.
  - ☐ Other (please describe on reverse or attach additional information).
- ☐ I want you to send me the name and address of the original creditor.
- ☐ I enclosed this amount:

Make your check payable to American Express.  
Include the reference number 23046135.

EXHIBIT C1





An official website of the United States Government

Consumer Financial  
Protection Bureau

(https://www.consumerfinance.gov/)

[Start a new complaint](#)[◀ All complaints \(.\)](#)

230415-10861649

CLOSED



## Submitted

We received your complaint. Thank you.

**STATUS**Submitted to the  
CFPB on  
4/15/2023

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

**PRODUCT**

Debt collection

**ISSUE**Took or threatened  
to take negative or  
legal action**YOUR COMPLAINT**

Debt collector in violation of FDCPA and Gramm Leach Bliley Act.

**ATTACHMENTS**[Invoice # 3.pdf](#)  
(15.3 KB)[Doyle & Hoefs  
llc.docx](#) (13.5  
KB)[View full complaint](#) +Sent to  
company

We've sent your complaint to the company, and we will let you know when they respond.

**STATUS**Sent to company  
on 4/15/2023

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.



Company



EXHIBIT C-2

*To: Doyle & Hoefs, LLC Attorneys At Law*

*From: Diondra Miller  
327 Sanford Rd  
Upper Darby, PA 19082*

**NOTICE OF DISPUTE**

**CEASE AND DESIST  
COMMUNICATION THROUGH ALL MEDIUMS EXCEPT IN WRITING AND DELIVERED  
VIA MAIL  
TO THE ADDRESS LISTED ABOVE PURSUANT TO 15 USC 1692C(C)**

*Date: 4/13/2023*

*ATTN: To whom it may concern,*

*I, Diondra Miller, consumer, and natural person, am aware of all rights that I have, and which are protected by The Congress under the Fair Debt Collection Practices Act (FDCPA) and the Gramm Leach Bliley Act. I was notified by your organization of an alleged debt owed to (American Express). In this correspondence you stated that not only are you a debt collector, but you made it known that you are also a law firm. I have to assume that your reasoning for violating 15 USC 1692e (3) was to oppress me while attempting to coerce me into paying an alleged debt. Please be advised, I never conducted business with Doyle & Hoefs, LLC and I never gave Doyle & Hoefs LLC permission to communicate with me. You are in possession of my nonpublic personal information without my consent. Pursuant to 18 USC 1028A you are committing aggravated identity theft which is a criminal offense! This is a notice sent pursuant to the FDCPA, 15 USC 1692c(c) stating that I refuse to pay this alleged debt and demand you to CEASE AND DESIST communication through ALL mediums, ie; email, phone calls, consumer reporting agency, or any forms of instrumentality of interstate commerce or mails permanently and pay the enclosed invoice in the amount of \$6000 via check and sent certified to the address listed above within 15 days upon receipt of this notice for violating the FDCPA and for infringing on my federally protected RIGHT TO PRIVACY.*

*Notice is complete upon receipt.*

*Sincerely,  
Miller, Diondra*

## EXHIBIT C3





## Company responded

**STATUS**

Company responded on 4/17/2023

**RESPONSE TYPE**

Closed with explanation

## Company's Response

American Express placed this account with my office on Saturday, April 8, 2023. My office sent the initial Demand Letter to the complainant informing her of our representation on Monday April 10, 2023. My office has placed 3 outbound calls to Ms. Miller but we have never reached her. The complainant's file is now marked as "cease and desist" in my office, and no further phone attempts will be made. Credit reporting is handled by American Express directly. Ms. Miller may contact American Express with any credit reporting questions by calling (800) 874-2717. When calling Amex, Ms. Miiller should state early in her call that she has a credit reporting question. The records provided by American Express to my office reflect that Ms. Miller opened an Amex account on 8/20/21. Her last charge was on 9/14/2022 and her last payment to American Express was on October 7, 2022. The records of American Express further reflect that there is an unpaid balance due in the amount of \$6,225.73. Please contact my office if have questions or require additional information.



## Feedback requested

**STATUS**

Feedback requested on 4/17/2023

**FEEDBACK DUE**

6/16/2023

## Provide feedback about the company's response

We welcome your feedback on how the company responded to your complaint. You will have 60 days from when the company responded to share your feedback. The CFPB will share your feedback responses with the company and use the information to help the CFPB's work with consumer complaints.

[Submit your feedback](#)



## Closed

The CFPB has closed your complaint.



### ADDITIONAL TOOLS AND RESOURCES

[Debt Collection \(https://www.consumerfinance.gov/consumer-tools/debt-collection/\)](https://www.consumerfinance.gov/consumer-tools/debt-collection/)

## EXHIBIT D



# Doyle & Hoefs, LLC

ATTORNEYS AT LAW

2043 Springwood Road  
York, PA 17403

NEW YORK • NEW JERSEY • PENNSYLVANIA

Toll Free: 833-247-6258 • Fax: 888-886-3285  
Email: Contact@DoyleHoefs.com

PO Box 143  
Suffern, NY 10901

Please respond to the Pennsylvania office

30 MAY 2023

DIONDRA MILLER  
327 SANFORD RD  
UPPER DARBY PA 19082

## Resolve Your Outstanding Balance(s) and Regain Card Membership Call for Details

American Express Ending in 42002  
Balance Owed: \$ 6225.73

Dear: DIONDRA MILLER:

American Express has authorized us to make you a special offer. American Express values your previous relationship and would like to offer you the opportunity to regain Card Membership and have your account referenced above reinstated. To qualify for reinstatement and regain Card Membership, you are required to:

- Pay the total outstanding balance(s) on all your cancelled American Express® account(s) in full.
- Pay the total outstanding balance(s) on all your American Express® loans(s) that are placed to a collection agency in full.
- Ensure that any active American Express account(s) or loan(s) that is not placed with a collection agency is paid to current.

There are a variety of payment options available and the faster you pay the outstanding balance(s), the faster American Express can reinstate your account referenced above.

Once the total balance(s) has been paid and the funds have cleared your bank, American Express will contact you to reinstate your account. They will also reinstate any unredeemed Membership Rewards® points that you may have forfeited when your card account(s) was cancelled.

Please keep in mind that your account will not qualify for reinstatement if:

- Any of your American Express accounts are in a bankruptcy, pending bankruptcy, settlement or fraud status.
- You have an active American Express® Credit Card product that was obtained through a separate offer to regain Card Membership.
- The account referenced above is an American Express® OPEN product and the business is closed or no longer in operation.
- You enroll in an American Express Financial Relief Program prior to completing this arrangement.

Please note, as required by federal regulations, the reinstatement of Consumer Card accounts is dependent upon American Express' evaluation of your ability to make your payments on the reinstated account based on financial information you provide American Express, in relation to your debt obligations reflected in your credit report.

<sup>1</sup>Please See other things to consider.

To take advantage of this offer, you must contact us at 833-247-6258. We are available 8:30am-5:00pm Monday thru Friday to assist you.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.



# Doyle & Hoefs, LLC

ATTORNEYS AT LAW

2043 Springwood Road  
York, PA 17403

NEW YORK • NEW JERSEY • PENNSYLVANIA

Toll Free: 833-247-6258 • Fax: 888-886-3285  
Email: [Contact@DoyleHoefs.com](mailto:Contact@DoyleHoefs.com)

PO Box 143  
Suffern, NY 10901

Please respond to the Pennsylvania office

This communication should not be construed as an offer by Doyle & Hoefs, LLC. It is information regarding an offer from American Express only.

Sincerely,  
Doyle & Hoefs, LLC

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

**Other things to consider:**

- If you have multiple accounts with American Express, **only the agreed upon account is eligible to be reinstated.**
- The re-instated account will have a spending limit.
- If the Card product is no longer available or may only be available for a limited period of time then, at the time of reinstatement, American Express may offer you an alternative Card product.
- Collections efforts may continue on all account(s) and/or loan(s).
- Where applicable, finance charges, late payment fees and other charges may continue to be applied to your account(s) until the balance(s) are paid in full.

\*Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [www.membershiprewards.com/pointsinfo](http://www.membershiprewards.com/pointsinfo).

AMXREIP/kd